

**Certificate of Notice Page 1 of 4**  
**United States Bankruptcy Court**  
**Eastern District of Pennsylvania**

In re:  
 Luke S. Porter  
 Debtor

Case No. 18-18270-ref  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-4

User: admin  
Form ID: 318Page 1 of 2  
Total Noticed: 49

Date Rcvd: Apr 12, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 14, 2019.

db +Luke S. Porter, 5 Stafford Apartments, Elizabethtown, PA 17022-1727  
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,  
       Allentown, PA 18101-1603  
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601  
 smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520  
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401  
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300  
 14247172 +AES, PO Box 61047, Harrisburg, PA 17106-1047  
 14247174 +Atlantic Credit & Finance Inc., PO Box 2083, Warren, MI 48090-2083  
 14247176 Best Buy Credit Services, PO Box 9001007, Louisville, KY 40290-1007  
 14247179 Chase Cardmember Services, PO Box 1423, Charlotte, NC 28201-1423  
 14247180 Citi Preferred CCard, PO Box 9001037, Louisville, KY 40290-1037  
 14247181 Citi/Mastercard, PO Box 9001037, Louisville, KY 40290-1037  
 14247182 Citibank-Sears, PO Box 9001055, Louisville, KY 40290-1055  
 14247183 Client Services, 3451 Harry S. Truman Blvd, Saint Charles, MO 63301-4047  
 14247185 +Credit Control, LLC, PO Box 31179, Tampa, FL 33631-3179  
 14247186 +Delilah Gomez-Ejan, 5 Strafford Apts, Elizabethtown, PA 17022-1727  
 14247187 Discover, PO Box 742655, Cincinnati, OH 45274-2655  
 14247188 EdFinancial Services, PO Box 36008, Knoxville, TN 37930-6008  
 14247189 +FMA Alliance LTD, 12339 Cutten Road, Houston, TX 77066-1807  
 14247190 Freedom Mortgage, PO Box 619063, Dallas, TX 75261-9063  
 14254298 +Freedom Mortgage Corporation, c/o KML LAW GROUP, P.C., 701 Market Street, Suite 5000,  
       Philadelphia, PA 19106-1541  
 14247191 GC Services Limited, PO Box 857, Oaks, PA 19456-0857  
 14247192 +GC Services Limited Partnership, PO Box 3855, Houston, TX 77253-3855  
 14247193 Great Eastern Resort Corp, PO Box 78843, Phoenix, AZ 85062-8843  
 14247194 Home Depot Credit Services, PO Box 9001010, Louisville, KY 40290-1010  
 14247202 +MRS Associates, 1930 Olney Avenue, Cherry Hill, NJ 08003-2016  
 14247199 Midland Credit Management, Inc., PO Box 51319, Los Angeles, CA 90051-5619  
 14247200 Midland Funding LLC, 2365 North Drive, STE 300, San Diego, CA 92108  
 14247203 +Northland Group, Inc., PO Box 390846, Mail Code KHL 2, Minneapolis, MN 55439-0846  
 14247205 +Radius Global Solutions LLC, PO Box 390846, Minneapolis, MN 55439-0846  
 14247207 Renew Financial Corp II, PO Box 809388, Chicago, IL 60680-9388  
 14247209 +Susanna Porter, 110 Greenwood Drive, New Cumberland, PA 17070-3027  
 14247211 +United Collection Bureau, Inc., 5620 Southwyck Blvd., STE 206, Toledo, OH 43614-1501

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 13 2019 03:02:35  
       Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
       Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Apr 13 2019 03:03:20 U.S. Attorney Office,  
       c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 14247173 +EDI: ARSN.COM Apr 13 2019 06:53:00 ARS National Services, Inc., PO Box 463023,  
       Escondido, CA 92046-3023  
 14247175 EDI: TSYS2.COM Apr 13 2019 06:53:00 Barclays Bank of Delaware, PO Box 13337,  
       Philadelphia, PA 19101-3337  
 14247177 E-mail/Text: cms-bk@cms-collect.com Apr 13 2019 03:02:27 Capital Management Services, LP,  
       698 1/2 S Ogden Street, Buffalo, NY 14206-2317  
 14247178 +E-mail/Text: bankruptcy@cavps.com Apr 13 2019 03:03:16 Cavalry Portfolio, PO Box 520,  
       Valhalla, NY 10595-0520  
 14247184 EDI: WFNBNB.COM Apr 13 2019 06:53:00 Comenity Bank, Bankruptcy Department, PO Box 183043,  
       Columbus, OH 43218-3043  
 14247195 EDI: IRS.COM Apr 13 2019 06:53:00 Internal Revenue Service, PO Box 7346,  
       Philadelphia, PA 19101-7346  
 14247196 EDI: CBSKOHLS.COM Apr 13 2019 06:53:00 Kohl's Payment Center, PO Box 2983,  
       Milwaukee, WI 53201-2983  
 14247196 E-mail/Text: bncnotices@becket-lee.com Apr 13 2019 03:02:19 Kohl's Payment Center,  
       PO Box 2983, Milwaukee, WI 53201-2983  
 14247197 +EDI: TSYS2.COM Apr 13 2019 06:53:00 Macy's, Bankruptcy Processing, PO Box 8053,  
       Mason, OH 45040-8053  
 14247198 E-mail/Text: unger@members1st.org Apr 13 2019 03:04:06 Members 1st FCU, 500 Louise Drive,  
       PO Box 40, Mechanicsburg, PA 17055-0040  
 14247201 +EDI: MID8.COM Apr 13 2019 06:53:00 Midland Funding, LLC, 2365 Northside Drive, STE 300,  
       San Diego, CA 92108-2709  
 14247204 EDI: PRA.COM Apr 13 2019 06:53:00 Portfolio Recovery, 120 Corporate Blvd, STE 1,  
       Norfolk, VA 23502  
 14247208 +EDI: SEARS.COM Apr 13 2019 06:53:00 Sears, PO Box 6282, Sioux Falls, SD 57117-6282  
 14247210 EDI: RMSC.COM Apr 13 2019 06:53:00 Synchrony Bank, ATTN Bankruptcy Department,  
       PO Box 965061, Orlando, FL 32896-5061  
 14248410 +EDI: RMSC.COM Apr 13 2019 06:53:00 Synchrony Bank, c/o PRA Receivables Management, LLC,  
       PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 17

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 14, 2019

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 11, 2019 at the address(es) listed below:

CHRISTINE C. SHUBERT christine.shubert@comcast.net, J100@ecfcbis.com  
KEVIN G. MCDONALD on behalf of Creditor FREEDOM MORTGAGE CORPORATION bkgroup@kmllawgroup.com  
MITCHELL A. SOMMERS on behalf of Debtor Luke S. Porter sommersesq@aol.com, kjober@ptd.net  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

**Information to identify the case:**

Debtor 1 **Luke S. Porter**  
First Name Middle Name Last Name

Debtor 2  
(Spouse, if filing)  
First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-2163**  
EIN **-----**  
Social Security number or ITIN **-----**  
EIN **-----**

United States Bankruptcy Court **Eastern District of Pennsylvania**

Case number: **18-18270-ref**

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Luke S. Porter

4/11/19

**By the court:** Richard E. Fehling  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**